



**CWH Affordable Rental Housing FAQs:**  
**City of Austin Affordable Rental Housing Frequently Asked Questions**  
**PROGRAM RULES SUBJECT TO CHANGE WITHOUT NOTICE**

*Effective Oct 2024*

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**These FAQs are for general information.**

**Specific program or development requirements may apply that are not reflected in these FAQs.**

### WHO IS COMMUNITY WHEELHOUSE, INC.?

**Question:** Who is Community Wheelhouse and how can they help with affordable housing opportunities for me?

Answer: Community Wheelhouse, Inc. (CWH) is a for-profit organization that works with private developers to ensure compliance with affordable housing requirements.

**Question:** Does Community Wheelhouse charge a fee to tenants?

Answer: No, Community Wheelhouse does not charge a fee to tenants or collect any funds from applicants for the affordable rental housing program.



## HOW DO I KNOW IF I AM ELIGIBLE TO RENT AN AFFORDABLE HOME?

### Question: Who is eligible to rent an affordable home?

Answer: To be eligible, the household must meet the criteria set by the leasing company and the affordable program. The leasing company typically requires tenants to earn 2-3x the monthly rent. Total gross annual income must not exceed the specified limit based on the Median Family Income (MFI) for the development. A household includes all residents occupying a unit or bedroom regularly, including those under 18. Additionally, asset limits or other restrictions may apply depending on the program.

To see if you may be eligible, you need to determine your:

1. **HOUSEHOLD ANNUAL GROSS INCOME:** Your total yearly income before taxes must not exceed the MFI limit for the program.
2. **HOUSEHOLD SIZE:** number of people in your household.
3. **MINIMUM INCOME:** Does the household meet the minimum income requirement for leasing.

### Question: What is “MFI” and how is it determined?

Answer: For most affordable programs, MFI or Median Family Income, is the income limit is based on a percentage of the Austin-Round Rock Metropolitan Statistical Area Median Family Income (MFI). The MFI limits are determined and published annually by the United States Department of Housing and Urban Development Department (HUD). To be eligible, your household annual gross income must be LESS than the maximum amount allowed, based on your household size.

## MEDIAN FAMILY INCOME LIMIT TABLE

2024 HUD-issued Income Limits for the Austin-Round Rock Metropolitan Statistical Area (Effective 06/01/2024):

Median Family Income	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household
50%	\$44,100	\$50,400	\$56,700	\$63,000	\$68,050
60%	\$52,920	\$60,480	\$68,040	\$75,600	\$81,660
80%	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650
120%	\$105,850	\$120,950	\$136,100	\$151,200	\$163,000



**Question: I see there are income maximums for what you can't make over, but is there a minimum income you need to make?**

Answer: The Leasing Management Company requires a minimum income to qualify for an affordable lease, while the affordable rental program itself has no minimum income requirement. Households can be below the income limit based on size and still be eligible to rent an affordable apartment. Requirements vary by Leasing Company, so you must meet both program and leasing criteria to qualify for an affordable lease.

**Question: How are affordable rents established?**

Answer: Rent limits are the maximum allowable rents for a unit based on the MFI limit of the applicable affordable program. Local, state, or federal funding requirements may override these rates. Annual rental rates by bedroom size will be published based on HUD's income limits, unless otherwise dictated by project funding. Below are examples of affordable rents for various City of Austin programs, which may differ by program. Please note that maximum base rents for developments may or may not include additional fees. For instance, utilities are typically charged separately from the rent limits.

## 2024 RENT RATE LIMITS – AUSTIN-ROUND ROCK, TX MSA

Monthly rent rate examples below by program type, MFI limit, and bedroom type which are published annually.

### S.M.A.R.T. Housing and Vertical Mixed Use (VMU) Density Bonus Programs

Median Family Income	Efficiency/ One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom	Five Bedroom
60%	\$1,234	\$1,411	\$1,587	\$1,764	\$1,905
80%	\$1,598	\$1,825	\$2,054	\$2,282	\$2,465

### Development Agreements

Development Agreement	Median Family Income	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom	Five Bedroom
Mueller	60%	\$1,323	\$1,417	\$1,701	\$1,965	\$2,193	\$2,420
Robertson Hill	80%	\$1,621	\$1,621	\$2,088	\$2,308	N/A	N/A
Domain	65%	\$1,338	\$1,338	\$1,528	\$1,719	\$1,911	\$2,063
AML I on 2 <sup>nd</sup>	80%	\$1,598	\$1,598	\$1,825	\$2,054	\$2,282	\$2,465
Southshore and Estancia	60%	\$1,234	\$1,234	\$1,411	\$1,587	\$1,764	\$1,905
Northshore (GWTP)	80%	\$1,712	\$1,712	\$2,054	\$2,373		



**Transit Oriented Development (TOD) Density Bonus, Downtown Density Bonus (DDB), Rainey District Density Bonus, North Burnet Gateway (NBG) Density Bonus, Affordability Unlocked (AU), Density Bonus 90 (DB900), Density Bonus Equitable Transit Oriented Development (DBETOD) and East Riverside Corridor (ERC) Density Bonus Programs**

Median Family Income	Efficiency/ One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom	Five Bedroom
30%	\$662	\$756	\$851	\$945	\$1,021
50%	\$1,102	\$1,260	\$1,417	\$1,575	\$1,701
60%	\$1,323	\$1,512	\$1,701	\$1,890	\$2,041
80%	\$1,712	\$1,956	\$2,201	\$2,445	\$2,641

**Travis County PFC Program**

MONTHLY RENTAL RATE LIMITS - 2024		
MFI Limit	One Bedroom	Two Bedroom
60%	\$1,417	\$1,701
80%	\$1,890	\$2,268

**HOUSEHOLD: WHO COUNTS AS A HOUSEHOLD MEMBER?**

**Question: How is Household Size determined? Who counts as a household member?**

Answer: All people living in the affordable home, including all adults and dependents.

**Question: Who counts as an adult and who counts as a dependent?**

Answer: For Adults: Include the head, spouse, co-head, and other adult members. Emancipated minors (under 18 with a lease) are also considered adults. For Dependents: Include individuals under 18, disabled, or full-time students. Head, spouse, co-head, foster child, or live-in aide are not dependents.

**Question: What are the rules about minors/dependents and counting towards Household Size?**

Answer: Persons NOT counted as family members for the purpose of determining income include:

- A child who is subject to a shared-custody agreement in which the child resides with the household for less than 50 percent of the time;
- Unborn children; and
- Children being pursued for legal custody or adoption who are not currently living with the household.



**Question: I have joint custody of my child(ren). Do they count as part of the household?**

Answer: If you have custody at least 50% of the time, then the child counts as a dependent for your household.

**Question: I am getting divorced or am separated from my spouse, and we do not live together. Do they count as part of my household?**

Answer: You must provide the court filed Separation Agreement or other properly filed documents showing legal separation and finalization of pending divorce. Some programs may have specific requirements.

**Question: I have a live-in aide that cares for a household member. Does a live-in aide caring for a household member count as a member of my household?**

Answer: No. Live-in aides who care for a household member do not count as member of the household (toward Household Size).

**Question: What are the guidelines concerning Immigration Status?**

Answer: The Affordable Rental Program does not require proof of citizenship, legal residency, or immigration status to qualify for an affordable unit. However, Leasing Management Companies may have their own specific rules regarding immigration status.

## AM I ELIGIBLE FOR AN AFFORDABLE RENTAL HOME?- INCOME ELIGIBILITY DETERMINATION

**Question: How is household income calculated for eligibility purposes?**

Answer: Household Income refers to the household's gross annual income. This is the income from all household members and is calculated using the gross amount of income from all sources before any payroll deductions or taxes. Tuition/Financial Aid related payments must be reported. Student loans or financial aid that covers the cost of tuition will not be counted as income.

**Question: What counts as income?**

Answer: All amounts, monetary or not, that go to or are received on behalf of a household member, or any other household member, and all earned and unearned amount anticipated to be received from a source outside the household during the 12-month period following admission or certification.



**Question: What is the difference between GROSS and NET INCOME?**

Answer: GROSS INCOME is used for eligibility, including income from all sources before taxes or any deductions. When calculating income based on paystubs, overtime pay, tips, bonuses and commission is annualized unless documentation from the employer verifying a one-time only occurrence is received.

**Question: How is income calculated?**

Answer: The affordable program requires the following equations to be used when calculating annual income. The calculation requires taking the most recent income from the most recent 2-3 months and projecting that income for the next 12 months to determine Annual Income. The equation used is dependent on the frequency that income is received. For example:

- Paid Weekly
  - Hourly wage x average # hours per week x 52 weeks a year = Annual income
  - Weekly gross salary x 52 weeks a year = Annual income
- Paid Bi-Weekly (every other week)
  - Hourly wage x average # hours per bi-weekly period x 26 pay periods = Annual income
  - Bi-weekly gross salary x 26 pay periods a year = Annual income
- Paid Semi-monthly (twice a month)
  - Hourly wage x average # hours per semi-monthly period x 24 pay periods = Annual income
  - Semi-monthly gross salary x 24 pay periods = Annual income
- Paid Monthly
  - Monthly gross salary x 12 months = Annual income

**Question: How do I know if I am self-employed or employed?**

If you work for yourself (including a part-time business and/or a side hustle), pay your own taxes, and receive a 1099 form, you are self-employed. Self-employed individuals include sole proprietors and independent contractors. They typically receive a 1099-Nonemployee Compensation (NEC) form to file taxes.

In contrast, employees receive a W-2 form, are on the company payroll, and have taxes withheld by their employer. They may also receive benefits like retirement and medical coverage

**Question: I am employed. What do I need to provide for my income determination?**

Answer: If any adult household member has a job with paystubs and a W-2, then the program requires, at least 2 consecutive months of paystubs, with pay dates within the last 90 days.

New employees may need to provide a Letter from Employer, Verification of Employment, and most recent tax documents. Tenants may be required to submit the next two months' worth of pay stubs. If pay stubs reflect tenant is over income, the unit is no longer considered affordable which may lead to the loss of income restrictions or a requirement to vacate.



**Question: What documentation is required for Self-Employment (this includes rideshare and food delivery drivers) or any income where no paystub or W2 is received?**

Answer: Self-employed household members must submit six (6) consecutive months' worth of personal and/or business bank statements (full bank statement, all pages). This information is used to determine the net income from the operation of a business. These statements, along with summary payment reports, Profit and Loss Statements, and tax documents will be used to determine net income.

**Question: Does Social Security or Supplemental Social Security (SSI) count as income?**

Answer: In general, yes. Applicants must provide current award letter(s) for benefits and/or dual entitlement benefits for deceased spouses, etc. as it applies. NOTE: The income is not attributed to payee. It is attributed to the individual eligible for the benefit.

**Question: Does Regular Pension/Retirement Benefits count as income?**

Answer: Yes. Applicants must provide the latest check stub from the issuing institution or most recent account statement displaying gross benefit.

**Question: Does Spousal or Child Support count as income?**

Answer: Yes. Applicants must include a copy of the current court order. Printouts are acceptable from the court or agency responsible for enforcing support payments or other evidence indicating the frequency and amount of support payments actually received. If paid child support is not court-ordered, bring name, address, and phone number of individual providing the support, along with a signed certification from that individual indicating the amount of monthly support being paid.

**Question: Do unemployment benefits count as income?**

Answer: In general, yes. Applicants must provide a copy of the unemployment letter or online benefits printout. This includes monthly benefits paid on debit cards.

HOWEVER, two forms of unemployment assistance are excluded from income: (1) Federal Pandemic Unemployment Compensation (FPUC) with an additional \$600 per week, and (2) Presidential Memorandum (PM) Unemployment Income, which provided temporary \$400 weekly benefits (\$300 federal, \$100 state).

**Question: Do regular cash contributions and gifts count as income?**

Answer: Yes. Regular Cash Contributions and Gifts, from persons not living in the unit count as income. For City of Austin programs, total gifts must not exceed 30% of the household's total gross annual income.

To demonstrate the gift/support requirement, Applicants must provide a statement or affidavit signed and dated by the person providing the assistance, giving the purpose, date(s), frequency, and value of each gift. The City of Austin requires 6 (six) months of bank account statements along with deposit explanations.



**Question: I am a student, how does tuition and financial aid factor into income determination?**

Answer: Households with adult students must provide Semester Billing Statements and Financial Aid Award Letters showing loans/grants. The documents must identify the student's name, the total amount awarded and accepted, as well as the portion of monies spent on tuition. Aid covering tuition is not counted as income.

**Question: Do Overtime, Tips, Bonuses and Commissions count as income?**

Answer: Yes. When calculating income based on paystubs, overtime pay, tips, bonuses and commission will be annualized unless the applicant can provide documentation from the employer verifying that such income was a one-time occurrence. In this case, the amount will be removed from the annualization of the income and added in one time to the total annual income that is determined.

**Question: What if I got a one-time bonus or have extra over-time pay during the past 2 months that is not regular? For example, overtime work at a florist during Valentine's Day; or a one-time work bonus.**

Answer: The non-regular funds will be included in your total gross income, but these non-regular payments will not be used to project your total income over the next 12 months.

**Question: How is Non-Traditional Income calculated?**

Answer: Capital gains, dividends and interests are added to the Household's total annual income and subject to calculation standards based on income and assets.

**Question: How is Cryptocurrency reported?**

Answer: Cryptocurrency account information must be reported. Applicants must provide IRS Form 8949. If no IRS Form 8949 is available, applicant must provide written and signed documentation of the last years' gains and losses. The net gain will be added to applicant's income.

**Question: Are investment losses deducted from income?**

Answer: Negative losses are not counted and will not be deducted from income.

**Question: How is the withdrawal of cash or assets from an investment counted?**

Answer: Counted as Income - Periodic withdrawals are counted as income, while lump sum receipts are considered assets.

**Question: Are lump sum payments counted as income?**

Answer: Generally Assets - Lump sum amounts (inheritances, insurance settlements) are considered assets. Some exceptions may apply, such as deferred social security or SSI benefit payments.





**Question: Why do I have to submit Bank Statements?**

Answer: The City of Austin requires six months of the most recent, consecutive bank statements (all pages, full statement) for self-employed individuals or those with additional income. Deposit explanations, recent tax returns, payment summaries, profit and loss statements, and other documentation may be requested.

**Question: Are periodic payments from insurance, pensions, etc., included in annual income?**

Answer: Periodic payments from annuities, pensions, insurance policies, etc., are included in annual income. Some exceptions apply.

**Question: Is income from training programs considered in annual income?**

Answer: Some exceptions apply. In general, amounts received under HUD-funded training programs are excluded. Incremental earnings during participation are also excluded.

## WHAT IS THE PROCESS TO RENT AN AFFORDABLE APARTMENT?

**Question: Are there required forms for Affordable Rental Programs?**

Answer: Yes, use of the City of Austin and Travis County approved Income Determination Forms is required. All sources of regular continuing income for all adult household members must be declared by the applicant.

**Question: How long is an “Income Certification” valid?**

Answer: Income Certification will be valid for 120 calendar days from the date of this letter or until the unit is occupied by the Applicant(s), whichever is earlier. If the applicant fails to occupy the unit within this timeframe, the Applicant(s) will need to re-apply to the program.

**Question: I have been income certified, what is my next step?**

Answer: Community Wheelhouse, Inc. (CWH) works to verify your eligibility for the Affordable Rental Program. Please note that income eligibility for the affordable rental program does not guarantee that an Applicant will qualify for a lease. Once the applicant has been approved, Leasing Staff will reach out to the applicant to sign a lease for an affordable apartment.



## WHAT HAPPENS AFTER I RENT AN AFFORDABLE HOME?

### **Question: What happens when my lease renews?**

Answer: Income eligibility must be verified annually and/or upon lease renewal.

Under the City of Austin's rules, a unit remains affordable until a household's income exceeds 120% of the MFI. Under Travis County Public Facility Corporation guidelines, a unit remains affordable until a household's income exceeds 140% of the then applicable income limit.

If the household's income exceeds the MFI limit at lease renewal, the unit is no longer affordable, and the tenant may lose income restrictions or be asked to vacate, depending on the program.

### **Question: If my income increases, can I stay in my affordable apartment?**

Answer: Yes, you may continue to rent an affordable unit if your income stays below the renewal limit. Annual or renewal income certification is required before lease execution.

### **Question: Can I add a person to my lease, after I have rented an affordable unit?**

Answer: Additional Household Members – If a tenant residing in an affordable unit wants to add an additional person to the household, the property owner/manager must collect the required income documentation to determine if the household continues to qualify under the income requirements. All occupants of an affordable unit must be income eligible.

### **Question: What happens if my household size changes at my lease renewal? For example: marital status changes (married/divorced) during my affordable lease term, additional dependents, etc.**

Answer: At annual renewal, you must update the household status and eligibility for all residents and report any changes in household size. For City of Austin programs, the income limit is 120%, and for Travis County Public Facility Corporation programs, it is 140% of the then applicable income limit. Your household income must not exceed these limits based on your current household size.

## LOOKING FOR AFFORDABLE HOUSING OPPORTUNITES?

Visit [www.cwhaustin.com](http://www.cwhaustin.com) or contact [rentals@cwhaustin.com](mailto:rentals@cwhaustin.com) for more information.